

**UNITED STATES BANKRUPTCY COURT
FOR THE EASTERN DISTRICT OF MICHIGAN
SOUTHERN DIVISION-DETROIT**

IN RE: David and Holly Albers
Debtor(s).

CHAPTER 13
CASE NO: 11-52976
JUDGE: Shapero

ORDER CONFIRMING PLAN

The Debtor(s)' Chapter 13 plan was duly served on all parties in interest. A hearing on confirmation of the plan was held after due notice to parties in interest. Objections, if any, have been resolved. The Court hereby finds that each of the requirements for confirmation of a Chapter 13 plan pursuant to 11 USC §1325(a) are met.

Therefore, IT IS HEREBY ORDERED that the Debtor(s)' Chapter 13 plan, as last amended, if at all, is confirmed.

IT IS FURTHER ORDERED that the claim of Chimko & Associates, Attorney for the Debtor(s), for the allowance of compensation and reimbursement of expenses is allowed in the total amount of **\$Fees by application**, in fees and **\$by application** in expenses, and that the portion of such claim which has not already been paid, to-wit: **\$by application** shall be paid by the Trustee as an administrative expense of this case.

IT IS FURTHER ORDERED that the Debtor(s) shall maintain all policies of insurance on all property of the Debtor(s) and this estate as required by law and contract.

All filed claims to which an objection has not been filed are deemed allowed pursuant to 11 USC §502(a), and the Trustee is therefore ORDERED to make distributions on these claims pursuant to the terms of the Chapter 13 plan, as well as all fees due the Clerk pursuant to statute.

IT IS FURTHER ORDERED as follows: [**Only provisions checked below apply**]

- ✓ The Debtor(s) shall remit **100%** of all tax refunds to which Debtor(s) is/are entitled during the pendency of the Plan and shall not alter withholdings without Court approval.
- ✓ That the adversary case no. 11-05608 has been resolved pursuant to the order entered on December 14 2011, docket #14. The claim of HSBC Mortgage Corporation shall be treated as a class eight general unsecured creditor and all other terms of the order are incorporated herein.
- ✓ That debtors' plan payment shall increase to \$1,565.45 monthly effective August 1, 2012 upon completion of the obligation to Ally Financial.
- ✓ That class eight general unsecured creditors shall receive ten percent (10%) of all filed claims.
- ✓ That the trustee shall hold \$3,000.00 for pre-confirmation attorney fees.

Approved:

/s/ Tammy Terry _____
Chapter 13 Standing Trustee
Tammy L. Terry
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/s/ Michelle A. King
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Signed on January 13, 2012

/s/ Walter Shapero

Walter Shapero

United States Bankruptcy Judge